



SURAKSHA AUR BHAROSA DONO

## **SBI GENERAL'S AROGYA PREMIER POLICY**

Support Your Loved Ones  
With An Insurance  
You Can Trust



## SBI General's Arogya Premier Policy

Those who are Special don't like to compromise. Ever. They want the best of everything. More so when it comes to healthcare.

**SBI General's Arogya Premier Policy** is designed for the exclusive few – meeting their unique requirements. With wider medical coverage, they can go for the very best healthcare and consult top medical experts without any worries.

### Who Can Buy This Policy?

Any Individual can take this Policy for himself and/or his family. Policy can be taken direct from office of SBI General through intermediaries or from bank counter through master Policy in bancassurance model.

- ▶ "Family" means the spouse, dependent children, parents and parents-in-law.
- ▶ Minimum entry age is 3 months and maximum entry age is 65 years. There is no exit age.

### What are the Key Benefits of the Policy?



Auto reinstatement of Sum Insured equal to the base amount, if exhausted, at no additional premium



No pre-policy medical test up to the age of 55 years for those with no medical history



Coverage from ₹ 10 lakhs to ₹ 30 lakhs



No Claim Bonus of 10% every year (max up to 50%)



Reimbursement of health check-up up to ₹ 5000 in case of no claims for 4 consecutive years



Tax Deduction under Sec 80 D (tax benefits are subject to change in tax laws)

## Air Ambulance Included

### What Does The Policy Cover?



#### Eligible Hospitalisation Expenses:

- ▶ Room rent, boarding expenses.
- ▶ Medical Practitioner's Fees (Including Teleconsultation).
- ▶ Intensive care unit.
- ▶ Nursing expenses.
- ▶ Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expense incurred which is an integral part of the operation.
- ▶ Physiotherapy as inpatient care and as a part of the treatment.
- ▶ Drugs, medicines and consumables used during hospitalisation.
- ▶ Diagnostic Procedures.
- ▶ Dressing, Ordinary splints and plaster casts.



#### Pre and Post Hospitalisation (Including Domiciliary Hospitalisation) Expenses Coverage:

Expenses related to the ailment incurred upto 60 days prior to the date of admission and 90 days after the date of discharge from the hospital.



#### Day Care Expenses:

141 Day Care surgeries and procedures requiring less than 24 hours of hospitalisation.



#### Ambulance Expenses:












Actual ambulance expenses including air ambulance or ₹1,00,000 whichever is lower.



#### Organ Donor:

Covers the medical expenses for an organ donor's treatment for the harvesting of the organ donated including pre and post hospitalization as stated in scope of cover.

## Coverage from ₹ 10 lakhs to ₹ 30 lakhs

	<b>Alternative Treatment:</b> Ayurvedic, Homeopathy and Unani treatment taken in any institute recognised by government and/or accredited by quality council of India/national accreditation board on health.
	<b>Domiciliary Hospitalisation</b> Will cover reasonable and customary charges towards domiciliary hospitalisation.
	<b>Maternity Expenses:</b> Reasonable and customary charges towards maternity expenses during hospitalisation are covered after first 9 months from the date of inception of the Policy.
	<b>Health Check-up:</b> Health checkup expenses up to ₹5000 per insured, after 4 consecutive claim-free years.
	<b>Reinstatement of Sum Insured:</b> Up to 100% of the basic SI will be automatically reinstated when the SI gets reduced due to a claim. Once in a policy period.
	<b>Cumulative Bonus:</b> A bonus equaling 10% of SI on renewal for every claim-free year. Cumulative bonus can be accumulated up to 50% of SI and will get reduced by 10% in case of claims.
	<b>HIV/AIDS Cover:</b> upto the Sum Insured as specified in Policy Schedule, except for the conditions which are
	<b>Mental Illness:</b> Cover upto Sum Insured (Sub limit ₹1,00,000 whichever is lower, applicable for few
	<b>Genetic Disorders:</b> Covered up to ₹1,00,000.
	<b>Internal Congenital Diseases:</b> Covered up to 10% of Sum Insured.
	<b>12 Advanced Treatments Procedures:</b> Covered up to 50% of Sum Insured.

### What Is The Minimum & Maximum Entry Age Limit?



Minimum age of entry



Maximum age of entry

### What Are The Tenure Options?

Policy can be issued for 1, 2 or 3 years.

### Is Pre-acceptance Health Check Up Compulsory?

No Pre policy medical test require up to the age of 55 years for those with no medical history

# Auto Reinstatement of Sum Insured at No Additional Premium

## What Is SBI General's Renewal Policy?

- ▶ Arogya Premier can be renewed every year upon payment of premium before Policy expiry.
- ▶ Lifelong Renewability (subject to terms and conditions).
- ▶ A grace period of 30 days is allowed for renewal of the Policy. This will be counted from the day immediately after the premium due date.

## What are the Waiting Periods?

Pre-existing Diseases	48 Months
First Thirty-days period	30 Days, Except for Accidents
Certain Specific Illnesses	12 Months and 90 Days
Maternity Waiting Period	9 Months

## What Is Not Covered In The Policy?

- ▶ Treatment taken outside India.
- ▶ Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
- ▶ Admission primarily for investigation & evaluation.
- ▶ Admission primarily for rest Cure, rehabilitation and respite care.
- ▶ Expenses related to the surgical treatment of obesity that do not fulfill certain conditions.
- ▶ Change-of-Gender treatments.
- ▶ Expenses for cosmetic or plastic surgery
- ▶ Expenses related to any treatment necessitated due to participation in hazardous or adventure sports.
- ▶ Refractive Error.
- ▶ Breach of Law.
- ▶ Sterility and Infertility.
- ▶ Unproven Treatments.
- ▶ War and war-like situations.

## Our Claims Team Will



Provide assistance in emergency situations



Keep you informed of the progress of your claim

## How Do You Make A Claim?

In case of an accident or illness that requires hospitalization or daycare, please notify us or TPA by phone or email.

# PREMIUM RATE CALCULATION CHART

	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs.	9385	10,00,000	9385	7.50%	8681	10,00,000	9385	20%	26909	10,00,000
30 yrs.	9385	10,00,000	9385	7.50%	8681	10,00,000	9385			
15 yrs.	7433	10,00,000	7433	7.50%	6875.5	10,00,000	7433			
10 yrs.	7433	10,00,000	7433	7.50%	6875.5	10,00,000	7433			
	Total Premium for all members of the Family is ₹ 33,636/- when each member is covered separately. Sum Insured available for each individual is ₹ 10,00,000/-		Total Premium for all members of the Family is ₹ 31,113/- when they are covered under a single policy. Sum Insured available for each family member is ₹ 10,00,000/-				Total Premium when policy is opted on floater basis is ₹ 26,909/- Sum Insured of ₹ 10,00,000/- is available for the entire family.			

- Note:**
- Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.
  - The above illustration is for Arogya Premier Policy
  - Family size is considered 4 members = 2 A + 2 Dependent Child
  - Illustration is given for Sum Insured ₹ 10 Lac
  - Please note above rates are exclusive GST.

## Premium Chart for Individual (Exclusive of GST)

<div>Age</div>	Sum Insured (in ₹)																				
	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3m-18Y	7,433	7,718	7,979	8,220	8,445	8,654	8,850	9,034	9,207	9,370	9,525	9,668	9,806	9,937	10,061	10,178	10,290	10,396	10,499	10,598	10,692
19Y-35Y	9,385	9,686	9,963	10,219	10,456	10,677	10,885	11,080	11,263	11,436	11,598	11,752	11,897	12,035	12,165	12,290	12,408	12,521	12,629	12,734	12,834
36Y-40Y	10,317	10,734	11,116	11,469	11,798	12,103	12,390	12,660	12,913	13,151	13,376	13,587	13,788	13,979	14,160	14,331	14,495	14,651	14,802	14,946	15,084
41Y-45Y	12,452	12,981	13,467	13,916	14,334	14,722	15,085	15,428	15,749	16,051	16,337	16,606	16,861	17,103	17,333	17,552	17,760	17,957	18,148	18,331	18,507
46Y-55Y	17,374	18,125	18,814	19,449	20,041	20,593	21,109	21,594	22,050	22,479	22,884	23,265	23,626	23,970	24,297	24,606	24,901	25,181	25,452	25,711	25,961
56Y-60Y	26,763	27,936	29,013	30,006	30,932	31,792	32,598	33,356	34,069	34,740	35,372	35,968	36,533	37,070	37,581	38,064	38,525	38,962	39,386	39,791	40,181
61Y-65Y	33,947	35,444	36,816	38,084	39,264	40,361	41,390	42,357	43,265	44,121	44,927	45,687	46,408	47,094	47,744	48,360	48,947	49,506	50,046	50,563	51,060
66Y-70Y	40,737	42,532	44,180	45,699	47,117	48,433	49,668	50,828	51,918	52,945	53,913	54,825	55,689	56,512	57,292	58,032	58,737	59,408	60,056	60,675	61,273
71Y-75Y	48,884	51,038	53,016	54,839	56,539	58,120	59,601	60,993	62,302	63,534	64,696	65,789	66,827	67,814	68,751	69,638	70,484	71,290	72,067	72,811	73,527
76Y-80Y	58,660	61,247	63,618	65,808	67,848	69,744	71,522	73,192	74,763	76,241	77,635	78,947	80,193	81,377	82,501	83,566	84,581	85,548	86,480	87,373	88,233
81Y-85Y	70,392	73,496	76,342	78,969	81,417	83,693	85,826	87,831	89,715	91,489	93,161	94,736	96,231	97,653	99,001	1,00,279	1,01,497	1,02,656	1,03,776	1,04,848	1,05,880
86Y-90Y	84,470	88,195	91,610	94,763	97,700	1,00,431	1,02,991	1,05,398	1,07,659	1,09,787	1,11,795	1,13,684	1,15,477	1,17,183	1,18,801	1,20,335	1,21,797	1,23,188	1,24,531	1,25,817	1,27,055
91Y-95Y	1,01,365	1,05,834	1,09,933	1,13,715	1,17,240	1,20,518	1,23,589	1,26,477	1,29,190	1,31,745	1,34,153	1,36,420	1,38,573	1,40,620	1,42,562	1,44,402	1,46,156	1,47,825	1,49,437	1,50,981	1,52,466
96Y-100Y	1,21,638	1,27,001	1,31,919	1,36,458	1,40,688	1,44,622	1,48,307	1,51,772	1,55,028	1,58,093	1,60,984	1,63,704	1,66,287	1,68,743	1,71,073	1,73,283	1,75,387	1,77,391	1,79,324	1,81,176	1,82,959
101Y-105Y	1,45,966	1,52,401	1,58,303	1,63,750	1,68,826	1,73,546	1,77,969	1,82,127	1,86,034	1,89,712	1,93,180	1,96,446	1,99,544	2,02,493	2,05,289	2,07,939	2,10,464	2,12,869	2,15,189	2,17,412	2,19,552
106Y-110Y	1,75,159	1,82,881	1,89,964	1,96,500	2,02,591	2,08,255	2,13,563	2,18,552	2,23,241	2,27,654	2,31,816	2,35,734	2,39,454	2,42,991	2,46,346	2,49,527	2,52,558	2,55,443	2,58,228	2,60,894	2,63,462
111Y-115Y	2,10,190	2,19,457	2,27,956	2,35,800	2,43,110	2,49,906	2,56,276	2,62,263	2,67,889	2,73,185	2,78,180	2,82,882	2,87,344	2,91,589	2,95,615	2,99,433	3,03,069	3,06,532	3,09,873	3,13,072	3,16,155

## Premium Chart for Individual (Inclusive of GST)

<div>Age</div>	Sum Insured (in ₹)																				
	10,00,000	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3m-18Y	8,771	9,107	9,415	9,700	9,965	10,212	10,444	10,660	10,865	11,057	11,239	11,409	11,571	11,726	11,872	12,010	12,142	12,267	12,389	12,505	12,617
19Y-35Y	11,074	11,430	11,757	12,058	12,338	12,599	12,845	13,074	13,291	13,494	13,686	13,867	14,038	14,201	14,355	14,502	14,641	14,775	14,903	15,027	15,144
36Y-40Y	12,174	12,666	13,117	13,534	13,921	14,282	14,620	14,939	15,237	15,518	15,784	16,033	16,269	16,495	16,709	16,911	17,104	17,288	17,466	17,636	17,799
41Y-45Y	14,693	15,318	15,891	16,420	16,914	17,372	17,801	18,205	18,584	18,941	19,278	19,595	19,896	20,182	20,453	20,711	20,956	21,189	21,415	21,630	21,839
46Y-55Y	20,502	21,388	22,200	22,950	23,649	24,299	24,909	25,481	26,019	26,526	27,003	27,453	27,879	28,285	28,670	29,035	29,383	29,714	30,033	30,339	30,634
56Y-60Y	31,581	32,965	34,235	35,407	36,500	37,514	38,466	39,361	40,202	40,994	41,739	42,442	43,109	43,743	44,345	44,915	45,459	45,976	46,475	46,953	47,414
61Y-65Y	40,057	41,824	43,443	44,939	46,331	47,626	48,840	49,981	51,053	52,063	53,014	53,910	54,761	55,570	56,337	57,065	57,757	58,418	59,054	59,664	60,251
66Y-70Y	48,069	50,188	52,132	53,925	55,598	57,151	58,608	59,978	61,264	62,475	63,618	64,693	65,713	66,684	67,605	68,478	69,310	70,101	70,866	71,597	72,302
71Y-75Y	57,683	60,225	62,558	64,710	66,716	68,581	70,329	71,972	73,516	74,971	76,341	77,631	78,856	80,021	81,126	82,173	83,172	84,122	85,039	85,917	86,762
76Y-80Y	69,219	72,271	75,070	77,653	80,060	82,298	84,396	86,367	88,221	89,964	91,609	93,158	94,627	96,025	97,351	98,608	99,805	1,00,946	1,02,047	1,03,100	1,04,114
81Y-85Y	83,063	86,725	90,084	93,184	96,072	98,758	1,01,275	1,03,641	1,05,864	1,07,957	1,09,930	1,11,789	1,13,553	1,15,231	1,16,822	1,18,329	1,19,767	1,21,135	1,22,455	1,23,720	1,24,938
86Y-90Y	99,675	1,04,070	1,08,100	1,11,820	1,15,286	1,18,509	1,21,530	1,24,370	1,27,037	1,29,549	1,31,918	1,34,147	1,36,263	1,38,276	1,40,185	1,41,996	1,43,720	1,45,362	1,46,947	1,48,464	1,49,925
91Y-95Y	1,19,611	1,24,884	1,29,721	1,34,184	1,38,343	1,42,211	1,45,835	1,49,243	1,52,444	1,55,459	1,58,301	1,60,976	1,63,516	1,65,932	1,68,223	1,70,395	1,72,464	1,74,434	1,76,336	1,78,157	1,79,910
96Y-100Y	1,43,533	1,49,861	1,55,664	1,61,020	1,66,012	1,70,654	1,75,003	1,79,091	1,82,933	1,86,550	1,89,961	1,93,171	1,96,219	1,99,117	2,01,867	2,04,473	2,06,956	2,09,322	2,11,603	2,13,788	2,15,892
101Y-105Y	1,72,240	1,79,833	1,86,798	1,93,225	1,99,215	2,04,784	2,10,003	2,14,910	2,19,520	2,23,860	2,27,952	2,31,806	2,35,462	2,38,941	2,42,241	2,45,368	2,48,348	2,51,185	2,53,923	2,56,546	2,59,071
106Y-110Y	2,06,688	2,15,799	2,24,157	2,31,870	2,39,058	2,45,741	2,52,004	2,57,892	2,63,424	2,68,631	2,73,543	2,78,167	2,82,555	2,86,729	2,90,688	2,94,442	2,98,018	3,01,423	3,04,709	3,07,854	3,10,885
111Y-115Y	2,48,024	2,58,960	2,68,988	2,78,243	2,86,869	2,94,889	3,02,405	3,09,470	3,16,109	3,22,358	3,28,252	3,33,800	3,39,066	3,44,075	3,48,826	3,53,331	3,57,621	3,61,707	3,65,650	3,69,425	3,73,063

## Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited**

**Corporate & Registered Office:**

Fulcrum Building, 9<sup>th</sup> Floor, A & B Wing,  
Sahar Road, Andheri (East), Mumbai - 400 099.

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